

BEST AVAILABLE COPY Ser. No. 09/669,196
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28. (Currently amended) The method of any one of claims 1, 8, 45, and 46,
further including the step of:

changing an allocation of the credit activity between expenses in response to an
instruction from the cardholder.

29. (Currently amended) The method of any one of claims 1, 8, 45, and 46.,
further including the step of:

changing an allocation of the credit activity between interest and principle in
response to an instruction from a holder from the group consisting of the cardholder and an
expense holder.

30. (Currently amended) The method of any one of claims 1, 8, 45, and 46,
further including the steps of:

allocating a portion of the credit activity to a charity; and
issuing a tax deduction statement responsive to the portion.

31. (Currently amended) The method of any one of claims 1, 8, 45, and 46,
further including the steps of:

computing an annual statement of said crediting; and
communicating the annual statement to the cardholder.

32. (Currently amended) The method of claim 31, wherein the step of
computing an annual statement includes:
computing mortgage interest paid by the crediting.

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33. (Currently amended) The method of any one of claims 1, 8, 45, and 46,
further including the steps of:

allocating a portion of the amount between multiple mortgages.

34. (Currently amended) The method of any one of claims 1, 8, 45, and 46,
further including the steps of:

associating the expense with second card activity of a second cardholder;
crediting an amount to the expense responsive to the second card activity; and
wherein the step of generating output includes generating the output including
the second charge card activity-based crediting.

35. (Currently amended) The method of any one of claims 1, 8, 45, and 46,
further including the step of:

communicating a funds transfer to a charity for payment of the expense.

36. (Currently amended) A method for carrying out card activity-based
residential expense crediting, the method including the step of:

forming a combination in an envelope, the combination including at least two of:
a check printed for the payment of the expense;
a coupon printed for making the payment with the check; and
a statement of showing the card activity and the crediting.

37. (Currently amended) A method for making a digital computer system
programmed for carrying out card activity-based residential expense crediting, the method
including the steps of:

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providing a digital computer and data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device; and

programming the digital computer to associate card activity with an external residential expense, to credit an amount to the expense responsive to the card activity, and to generate output including the card activity-based crediting, to form the digital computer system programmed for carrying out card activity-based mortgage crediting.

38. (Currently amended) A method for making a digital computer system programmed for carrying out card activity-based residential expense crediting, the method including the steps of:

providing a digital computer and data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device; and

programming the digital computer to associate card activity with an external residential expense, to credit an amount to the expense responsive to the card activity, and to generate output including the card activity-based crediting, to form the digital computer system programmed for carrying out card activity-based mortgage crediting.

39. (Currently amended) A method for making a digital computer system programmed for carrying out card activity-based residential expense crediting, the method including the steps of:

providing a digital computer and data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device; and

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programming the digital computer to associate card activity with a non-mortgage residential expense, to credit an amount to the residential expense responsive to the card activity, to apply some of the amount to produce a payment for the expense, and to generate output including the crediting and applying, to form the digital computer system programmed for carrying out card activity-based mortgage crediting.

40. (Previously presented) A digital computer system programmed for carrying out card activity-based residential expense crediting, the computer system including:

a digital computer and data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device, said digital computer programmed to associate card activity with a non-mortgage residential expense, to credit an amount to the residential expense responsive to the card activity, to apply some of the amount to produce a payment for the expense, and to generate output including at least two of:

a check printed for the payment of the expense;

a coupon printed for making the payment with the check; and

a statement of showing the card activity and the crediting.

41. (Previously amended) A digital computer system programmed for carrying out card activity-based residential expense crediting, the computer system including:

a digital computer and data processing system comprising a digital computer electrically connected to an input device for inputting data and to an output device, said digital computer programmed to associate card activity with an external mortgage residential expense, to credit an amount to the residential expense responsive to the card activity, to apply some of the amount to produce a payment for the expense, and to generate output including at least two of:

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a check printed for the payment of the expense;
a coupon printed for making the payment with the check; and
a statement of showing the card activity and the crediting.

42. (Currently amended) A method for carrying out computerized card activity-based residential expense crediting, the method including the step of:
crediting card activity to a non-mortgage expense payment in response to a cardholder instruction received over the Internet.

43. (Currently amended) A method for carrying out computerized card activity-based residential expense crediting, the method including the step of:
crediting card activity to an external residential expense payment in response to a cardholder instruction received over the Internet.

44. (Currently amended) The method of claim 43, wherein the step of
crediting is carried out with a mortgage as the external residential expense payment.

45. (Currently amended) The method of claim 1, further including the step
of:
obtaining identifying data for the external residential expense; and
wherein the step of crediting is carried out with the amount comprising a reward.

46. (Currently amended) The method of claim 8, further including the step
of:
obtaining identifying data for the external residential expense; and

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wherein the step-of crediting is carried out with the amount comprising a reward.

47. (Currently amended) The method of claim 36, further including the step of producing said card activity-based residential expense crediting by entering identifying data for the external residential expense in a computer and computing a reward corresponding to the crediting.

48. (Currently amended) The method of claim 37, wherein the step-of programming includes programming to carry out the step-of obtaining identifying data for the external residential expense, and wherein said amount comprises a reward.

49. (Currently amended) The method of claim 38, wherein the step-of programming includes programming to carry out the step-of obtaining identifying data for the external residential expense, and wherein said amount comprises a reward.

50. (Currently amended) The method of claim 39, wherein the step-of programming includes programming to carry out the step-of obtaining identifying data for the external residential expense, and wherein said amount comprises a reward.

51. (Previously presented) The system of claim 40, wherein said amount comprises a reward.

52. (Previously Presented) The system of claim 41, wherein said amount comprises a reward.

53. (Currently amended) The system of claim- 42, further including the step

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ef computing a reward used in carrying out said step-of crediting.

54. (Currently amended) The system of claim- 43, further including the step
ef computing a reward used in carrying out said step-of crediting.

55. (new) A computer-aided method for card activity-based residential
expense crediting, the method including:

associating card activity with an external residential expense and with a non-
mortgage residential expense;

crediting an amount to the residential expense responsive to the card activity;
and

generating output including the card activity-based expense crediting.

56. (new) A computer-aided method for card activity-based residential
expense crediting, the method including:

associating card activity with an expense that is an external residential expense
and a non-mortgage residential expense;

crediting an amount to the residential expense responsive to the card activity;
and

generating output including the card activity-based expense crediting.

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